Development Schemes of State Bank of India for developing Agriculture in Orissa

465. SHRI JAGADISH JANI: Will the Minister of FINANCE be pleased to state:

(a) whether the State Bank of India has launched a number of schemes for the benefit of farmers in the State of Orissa;

(b) if so, the details of the schemes; ana

(c) the brief outlines of the benefits given to the farmers during the last three years?

THE MINISTER OF FINANCE (SHRI YASHWANT SINHA): (a) to (c) The farmers all over the country, including Orissa, are provided loans by public sector banks, regional rural banks and cooperatives for the agricultural and allied activities undertaken by them on their own or through any scheme framed by Government in this regard. The financing of such activities by the credit institutions is a Part of their normal lending operations on a continued basis.

A number of steps have been taken with a view to increase flow of credit to farmers, partcularly small and marginal farmers. The important ones are:

1. The interest on crop loan up-to Rs. 7, 500]. is kept low at 10 per cent p. a.

2. The interest rate for any investment credit availed of by small and marginal farmers upto 7, 500!-is 10 per cent p. a. only.

3. In the case of crop loans availed of by small and marginal farmers the interest debited is not to exceed the principal amount.

4. In the case of crop failure, amount due should be rescheduled] over a period of 3 to 5 years and fresh loans be given to farmers.

5. No third party guarantee or collateral security is to, be insisted upon for loans upto Rs. 10, 000-.

6. There should be no compounding of interests of current due:; in agriculture sector.

7. Delegation of appropriate sanctioning powers to the rural Branch Managers so that majority of loan applications are sanctioned at branch level itself.

So far as agriculture advances given by scheduled commercial banks in Orissa is concerned, the position of outstaning advances for the last three years as at the end of December, 1986, 1987 and 1988 (latest available) is as under: —

Yea r	No. of accounts *(Rs.* in lakhs)	Balance outstand-ing. (Rs. in crores)
1986	. 817454	25870-84
1987	. 950901	28696-87
1988	. 976117	33050-16

Vacancies of Khitmatgar **in** Reserve **Bank** of **India, New Delhi**

466. SHRI DHULESHWAR MEE-NA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that some reserved vacancies of Scheduled Castes in the category of 'KHITMATGAR' are lying vacant in the Reserve Bank of India, New Delhi;

(b) whether it is also a fact that candidates sponsored by the Employment Exchange have been awaiting their call from the Bank since long;